

Hearing Date: June 6, 2018
Time: 9:30 a.m.
Objection Date: May 30, 2018

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re:

VANESSA PUGH, aka
VANESSA PUGH-REEFER, aka
VANESSA D PUGH,

Debtor.

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Chapter 13

Case No: 8-18-73512-reg

NOTICE OF MOTION

S I R S:

PLEASE TAKE NOTICE, that upon the annexed motion (the “Motion”) of the debtor, Vanessa Pugh (the “Debtor”), by and through her attorney Ronald D. Weiss P.C., will move this Court, pursuant to 11 U.S.C. § 362(c)(3)(B) of the Bankruptcy Code, on June 6, 2018 at 9:30 am, or as soon thereafter as counsel can be heard, at the United States Bankruptcy Court, Long Island Federal Courthouse, 290 Federal Plaza, Courtroom 860, Central Islip, New York, 11722, before the Honorable Robert E. Grossman, for an Order extending the automatic stay as to the Debtor pursuant to 11 U.S.C. § 362(a), together with such other, further, and different relief as this Court deems just, proper, and equitable.

PLEASE TAKE FURTHER NOTICE, that any objections to the granting of the proposed Order must be served on the undersigned so as to be received at least seven (7) days before the Order is to be heard. If there are no objections, the Court may sign the Order without further notice.

Dated: Melville, New York
May 23, 2018

RONALD D. WEISS P.C.
Attorney for the Debtor

/s/ Ronald D. Weiss
Ronald D. Weiss, Esq.
734 Walt Whitman Road, Suite 203
Melville, NY 11747
(631) 271-3737
william@ny-bankruptcy.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re:

Chapter 13

Case No: 8-18-73512-reg

VANESSA PUGH, aka
VANESSA PUGH-REEFER, aka
VANESSA D PUGH,

Debtor.

AFFIRMATION IN SUPPORT

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Ronald D. Weiss, an attorney duly admitted to practice in the State of New York and before this Court, affirms under the penalties of perjury that the following is true and correct:

1. This case was commenced by the filing of a voluntary petition under Chapter 13 of the Bankruptcy Code with the Clerk of this Court on May 23, 2018 (the “Filing Date”).
2. The Debtor had previously filed for relief under Chapter 13, case number 8-17-74413-reg (the “First Chapter 13 Case”). The First Chapter 13 case was filed on July 20, 2017. The First Chapter 13 Case was dismissed on February 27, 2018. Upon information and belief, Debtor’s First Chapter 13 Case closed on May 9, 2018.
3. Debtor is the sole owner of her residence located at 55 Tell Avenue, Deer Park, NY 11729 (the “Property”).
4. Debtor’s First Chapter 13 Case was dismissed because, among other things, Debtor’s Plan was deemed not feasible. Debtor was attempting to obtain a loan modification on the Property. The Debtor’s lender denied the loan modification, the Plan was determined to be not feasible, and Debtor’s case was dismissed.
5. In addition, Debtor did not fully understand the time constraints for providing documentation to the Lender, and failed to provide required documents to the Trustee.
6. Debtor is the single mother of a seventeen year old son with special needs. Debtor was previously caring for her son at home, and dealing with expensive schooling, counseling, and

legal issues.

7. Debtor's son is now in a year-round residential program, and Debtor's expenses have dramatically decreased.

8. Debtor's circumstances have changed because: 1) Debtor is now aware of how swiftly the modification process and the bankruptcy process can move; 2) Debtor understands that she must provide required documents to the Lender and to the Trustee and 3) While Debtor's income from employment has not increased, as previously stated, her expenses have decreased and she now has more disposable income.

9. Debtor is aware of her responsibilities and obligations under Chapter 13. Debtor is taking the necessary steps to make sure that she will be able to confirm her Chapter 13 Plan and to make all the required payments due under the Plan. Debtor understands that as a Chapter 13 Debtor she must make her monthly Plan payments to the Trustee on a regular basis. She and I have discussed what steps must be taken in order for the instant case to succeed.

10. This affirmation is submitted in support of the application of the Debtor for entry of an order pursuant to 11 U.S.C. §§ 105 and 362(c)(3)(B) to continue the automatic stay in full force and effect.

11. No prior application has been made for the specific relief requested herein.

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WHEREFORE, the Debtor respectfully requests that an Order be entered pursuant to 11 U.S.C. § 362(c)(3)(B), (i) continuing in full force and effect the automatic stay as to all creditors during the prosecution of the instant Chapter 13 case; and (ii) that the Debtor be granted such other, further, and different relief as this Court deems just, proper, and equitable.

Dated: Melville, New York
May 23, 2018

Ronald D. Weiss, P.C.
Attorney for Debtor

/s/ Ronald D. Weiss
Ronald D. Weiss, Esq.
734 Walt Whitman Road
Melville, NY 11747
(631) 271-3737
william@ny-bankruptcy.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re:

VANESSA PUGH, aka
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VANESSA D PUGH,

Debtor,
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Chapter 13

Case No: 8-18-73512-reg

AFFIDAVIT OF DEBTOR

STATE OF NEW YORK)ss.:
COUNTY OF SUFFOLK)

I, Vanessa Pugh, debtor ("Debtor") in this Chapter 13 case, declare under penalty of perjury that:

1. I am the Debtor in this Chapter 13 case which was filed on May 23, 2018.
2. I previously filed for relief under Chapter 13, case number 8-17-74413-reg (the "First Chapter 13 Case"). My First Chapter 13 case was filed on July 20, 2017 and was dismissed on February 27, 2018. Upon information and belief, my First Chapter 13 Case closed on May 9, 2018.
3. I am the sole owner of my residence located at 55 Tell Avenue, Deer Park, NY 11729 (the "Property").
4. My First Chapter 13 Case was dismissed because, among other things, the Trustee said my plan was not feasible. I was attempting to obtain a loan modification on the Property. My lender denied my loan modification, the Plan was not feasible, and my case was dismissed.
5. In addition, I didn't fully understand the time constraints for providing documentation to my Lender, and I failed to provide some required documents to the Trustee.
6. I am a single mother of a seventeen year old son with special needs. I was previously caring for my son at home, and I was dealing with expensive schooling, counseling, and legal

issues.

7. My son is now in a year-round residential program, and my expenses have drastically lowered.

8. My circumstances have changed because: 1) I am now aware of how swiftly the modification process and the bankruptcy process can move; 2) I understand that I must provide required documents to the Lender and to the Trustee immediately; and 3) Although my income has not increased, as previously stated my expenses have decreased and I have more disposable income.

9. I am aware of my responsibilities and obligations under Chapter 13. I'm taking the necessary steps to make sure that I will be able to confirm my Chapter 13 Plan, and make all the required payments due under the Plan. I understand that as a Chapter 13 Debtor I have to make my monthly Plan payments to the Trustee on a regular basis. I've discussed what steps must be taken in order for my case to succeed.

10. No prior application has been made for the specific relief requested herein.

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WHEREFORE, I respectfully request that an Order be entered pursuant to 11 U.S.C. Section 362(c)(3)(B), continuing in full force and effect the automatic stay as to all creditors during the prosecution of my Chapter 13 case and that I be granted such other, further, and different relief as this Court deems just, proper and equitable.

/s/ Vanessa Pugh
VANESSA PUGH

Sworn to before me this
22nd day of May 2018

/s/ Ronald D. Weiss
Ronald D. Weiss
Notary Public- State of New York
No.: 01WE5041400
Qualified in Suffolk County
Commission Expires April 3, 2019

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X Chapter 13

In re:

Case No: 8-18-73512-reg

VANESSA PUGH, aka
VANESSA PUGH-REEFER, aka
VANESSA D PUGH,

Debtor.

ORDER

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UPON the motion (the “Motion”) made to this Court dated May 23, 2018, by the debtor, Vanessa Pugh (the “Debtor”), seeking an Extension of the Automatic Stay Past the Initial Thirty Days in this Chapter 13 case;

and upon service of the Motion on May 23, 2018 upon the Chapter 13 Trustee;

and upon service to all the creditors listed in the bankruptcy petition;

and upon a hearing held before this Court on June 6, 2018;

and upon due deliberation of the issues presented; it is hereby

ORDERED that pursuant to 11 U.S.C. § 362(c)(3)(B), the Automatic Stay of the Bankruptcy Code is hereby extended as to all creditors served with the Motion for the duration of the Chapter 13 Plan.